

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	3297824
<b>Application Number:</b>	10821610
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	1547
<b>Title of Invention:</b>	Pay bills and accumulate wealth using a personalized financial debit-credit combination card that allows the user to make payment transactions against the user's own funds and encourages the user to pay back the account on a monthly basis for the charges made. If payments are not made punctually, then the account holder is also responsible for paying interests, late fees, and processing charges to his or her own account
<b>First Named Inventor/Applicant Name:</b>	Carlos Andres Lozano
<b>Customer Number:</b>	24131
<b>Filer:</b>	Laurence Arnold Greenberg/Michelle Janca
<b>Filer Authorized By:</b>	Laurence Arnold Greenberg
<b>Attorney Docket Number:</b>	F-8678
<b>Receipt Date:</b>	13-MAY-2008
<b>Filing Date:</b>	09-APR-2004
<b>Time Stamp:</b>	16:40:52
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$315
RAM confirmation Number	2096
Deposit Account	121099
Authorized User	GREENBERG,LAURENCE A

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

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Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

**File Listing:**

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	Appeal Brief Filed	F-8678-BriefonAppeal.pdf	147799	no	32
			95aa1fc9d39604196bf800d180cff3d7e3de2893		

**Warnings:****Information:**

2	Fee Worksheet (PTO-06)	fee-info.pdf	8569	no	2
			6289f9d23b63268cbd815a8df463c1d0425728b7		

**Warnings:****Information:**

Total Files Size (in bytes):			156368
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**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.